

## United States Bankruptcy Court - Northern District of Alabama

CASE NAME: John &amp; Helen Stoddart

CASE NO. : 19-80272

MONTH ENDING: 3-31-19

Operating reports are to be filed monthly, in duplicate, with the  
Bankruptcy Clerk's Office by the 15<sup>th</sup> of each month

## INDIVIDUAL DEBTOR'S AFFIRMATIONS

YES  NO  All post petition individual taxes have been paid and the deposit slips are attached.

If you answered "No" to the above, list the types of taxes that are now due and owing.

## TYPE OF TAX

## AMOUNT

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

2. YES  NO  Adequate insurance on all assets/property including fire, theft, liability, collision and casualty is currently in full force and effect.

If no, enter: TYPE(S) \_\_\_\_\_ not in force.

List <u>All</u> Bank Accounts	Bank	Account No.	Type of Acct.	Balance
	1. Regions	4597	Checking	\$ 5,909.58
	2. Regions	4384	Savings	\$ 14,260.97
	3. Bank of America	5058	Checking	\$ 9,799.93

4. YES  NO  Copies of all banks statements and reconciliations are attached.

5. YES  NO  I have otherwise complied with all requirements of the Chapter 11 Operating Order.

6. YES  NO  All financial statements filed with the Bankruptcy Clerk's Office are prepared in accordance with generally accepted accounting principles.

7. YES  NO  I have attached a list of all post petition creditors that have been incurred since the filing of this case but that have not been paid, including Court approved professional (attorney, accountant, etc.) fees.

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE 4/10/2019  
PHONE (301) 254-5455

John Stoddart  
RESPONSIBLE PARTY

Bankruptcy Administrator Form Individual BA-01

**United States Bankruptcy Court      Northern District of Alabama      Northern Division**

**CASE NAME:** John & Helen Stoddart

CASE NO. : 19-80272

MONTH ENDING: 3-31-19

## Individual Debtor's Cash Receipts and Disbursement BA-02

Receipts/Income (GROSS) —Salary	\$ 3000
Alimony, Maintenance, Support received	_____
Other Income	_____
Interest	_____
Sale/rent of real estate or personal property	_____
Social Security	_____
Monthly Dividend Disbursement	\$7,100
Other (specify) Business Income	\$8,307.28
<b>TOTAL RECEIPTS/INCOME</b>	<b>\$18,407.28</b>

**DISBURSEMENTS/EXPENSES (INCLUDE EMPLOYER DEDUCTIONS)**

Food	\$710.40
Home Expenses	
Rent or Home Loan	
Real Estate Tax	
Gas	
Water	
Telephone	
Other Utilities(specify) <u>Electric, Propane &amp; Water</u>	\$792.61
Home Maintenance (repairs and upkeep)	
Insurance Payments	
Life	\$425.93
Health	
Auto	\$319.42
Home owners or renters	
Other (specify) _____	
Installments Loan Payments	
Auto Loan	
Other loans (specify) _____	
Taxes withheld or Quarterly Income Taxes	\$448.82
School or Day Care Expense	\$1,495.25
Laundry and Dry Cleaning	
Other Personal (see attached)	\$4,000.55
<u>Total Business Expenses (see attached)</u>	\$1,409.03
<b>ALL DISBURSEMENTS/EXPENDITURES</b>	\$10,661.78
<b>INCOME LESS TOTAL EXPENDITURES</b>	\$ 7,745.56

Beginning Cash Balance \$ 20,803.39

Ending Cash Balance \$ 29,970.48

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF *[Signature]*

Date 4-10-2019

## Other Personal Expenses

Air Travel	-\$80.60
Auto & Transport	-\$20.00
Charity	-\$828.00
Clothing	-\$1,099.13
Doctor	-\$380.00
Fees & Charges	-\$0.85
Gas & Fuel	-\$357.33
Gift	-\$96.75
Hair	-\$38.39
Health & Fitness	-\$21.78
Hobbies	-\$86.55
Personal Care	-\$155.60
Pharmacy	-\$22.72
Service Fee	-\$3.58
Shopping	-\$809.27
Total	-\$4,000.55

# Income Statement

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Urban Junction East Music  
UJE  
1 March 2019 to 31 March 2019

31 Mar 19

<b>Revenue</b>	
Performance Income	7,000
Residual Income	1,051
Sales	256
<b>Total Revenue</b>	<b>8,307</b>
<b>Gross Profit</b>	<b>8,307</b>
<b>Operating Income / (Loss)</b>	<b>8,307</b>
<b>Other Income and Expense</b>	
<b>Business Expenses</b>	
Bank Service Charges	(9)
Dues & Subscriptions	(65)
Laundry & Uniform	(300)
Meals & Entertainment	(304)
Research Expense	(8)
Studio Supplies	(8)
Telephone & Internet	(423)
Travel	(292)
<b>Total Business Expenses</b>	<b>(1,409)</b>
<b>Total Other Income and Expense</b>	<b>(1,409)</b>
<b>Net Income / (Loss) before Tax</b>	<b>6,898</b>
<b>Net Income</b>	<b>6,898</b>
<b>Total Comprehensive Income</b>	<b>6,898</b>



**Regions Bank**  
Hampton Cove  
6639 Highway 431 South  
Huntsville, AL 35763

JOHN FITZGERALD STODDART  
HELEN JOYCE POWELL-STODDART  
CHAPTER 11 DEBTOR IN POSSESSION  
CASE # 19-80272  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS AL 35763-8435

ACCOUNT #

4597

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**MONEY MARKET**  
February 21, 2019 through March 21, 2019

**SUMMARY**

<b>Beginning Balance</b>	<b>\$14,260.86</b>	Minimum Balance	\$14,260
Deposits & Credits	\$0.00 +	Average Balance	\$14,260
Net Interest Earned	\$0.11 +	Annual Percentage Yield Earned	0.01%
Withdrawals	\$0.00 -	Interest This Period	\$0.11
Fees	\$0.00 -	Average Collected Balance	\$14,260.86
Automatic Transfers	\$0.00 +	2019 YTD Interest	\$0.20
Checks	\$0.00 -		
<b>Ending Balance</b>	<b>\$14,260.97</b>		

**INTEREST**

03/21	Interest Payment	0.11
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	<b>Total For This Statement Period</b>	<b>Total Calendar Year-to-Date</b>
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

**DAILY BALANCE SUMMARY**

<b>Date</b>	<b>Balance</b>
03/21	14,260.97

**You may request account disclosures containing terms, fees, and rate information (if applicable) for your account by contacting any Regions office.**

For all your banking needs, please call 1-800-REGIONS (734-4667) or visit us on the Internet at [www.regions.com](http://www.regions.com). (TTY/TDD 1-800-374-5791)



Thank You For Banking With Regions!  
2019 Regions Bank Member FDIC. All loans subject to credit approval.



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You may save a considerable amount of money by  
refinancing your mortgage. If you haven't checked it out,  
call your PFS officer for Regions' low rates today!

## Easy Steps to Balance Your Account

## Checking Account

1.	Write here the amount shown on statement for <b>ENDING BALANCE</b>	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures  
In Case of Errors or Questions About Your Electronic Transfers  
Telephone us toll-free at 1-800-734-4667  
or write us at  
Regions Electronic Funds Transfer Services  
Post Office Box 413  
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.  
(2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.  
(3) Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment      RI - Return Item      CR - Credit      SC - Service Charge      OD - Overdrawn  
EB - Electronic Banking      NSE - Nonsufficient Funds      APY - Annual Percentage Yield      FWT - Federal Withholding Tax  
\*Break in Number Sequence



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CASE# 19-80272  
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ACCOUNT #

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**LIFEGREEN CHECKING**  
February 21, 2019 through March 21, 2019

**SUMMARY**

<b>Beginning Balance</b>	<b>\$5,794.70</b>	Minimum Balance	<b>\$3,185</b>
Deposits & Credits	\$9,792.14 +	Average Balance	\$6,263
Withdrawals	\$8,668.70 -		
Fees	\$2.90 -		
Automatic Transfers	\$0.00 +		
Checks	\$1,055.00 -		
<b>Ending Balance</b>	<b>\$5,860.24</b>		

**DEPOSITS & CREDITS**

02/25	Mobile Deposit-Avail Tonight	75.00
03/01	Mobile Deposit-Avail Tonight	2,000.00
03/08	Madison Surgery Payroll Powell-Stoddart	5,100.00
03/11	Card Credit Nordstrom Rack 5311 Brentwood TN 37027 8069	53.48
03/12	Oakwood Universi A/P Epay John Stoddart	1,377.25
03/13	Candied Yam Tour 1V9Q John Stoddart	1,173.93
03/19	Card Credit Venus.Com 5621 Www.Venus.Com FL 32224 8069	12.48
	<b>Total Deposits &amp; Credits</b>	<b>\$9,792.14</b>

**WITHDRAWALS**

02/22	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	56.64
02/25	Card Purchase Sqc*Shelli 4829 8774174551 CA 94103 8085	90.00
02/25	Card Purchase Publix #1629 5411 Huntsville AL 35824 8069	41.10
02/25	Card Purchase MAPCO 5204 5542 Owens X Rds AL 35763 8085	24.83
02/25	Hsv Draft Dbt Conc.Debt John Stoddart 211010163946	1,055.38
02/26	Recurring Card Transaction Orc*Cooks Pest 5969 800-2399898 AL 35601 8085	51.00
02/26	Madison Academy Facts John Stoddart 000000080473142	777.00

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or visit us on the Internet at [www.regions.com](http://www.regions.com). (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your  
Mortgage Loan Originator, Amy Osborne, NMLS 546504, at (256)535-6946  
or online at [www.regionsmortgage.com/amyosborne](http://www.regionsmortgage.com/amyosborne).

For payment and other information about your existing mortgage loan, contact Mortgage  
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



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**WITHDRAWALS (CONTINUED)**

02/27	Card Purchase Shell Oil 12532 5542 Morrison	TN 37357	8085	23.64	
02/27	Hampton Cove Own Maint Pymt Stoddart, John	Ec371797		500.00	
02/27	PIN Purchase Costco Gas #03	5542 Huntsville	AL 8069	46.66	
02/28	Card Purchase Chipotle 1796	5814 Huntsville	AL 35806	18.37	
03/01	Card Purchase Sprouts Farmers	5411 Madison	AL 35758	8069	117.57
03/01	Card Purchase Grille 29 Hunts	5812 Huntsville	AL 35806	8069	25.00
03/01	Card Purchase Target 0	5411 Huntsville	AL 35806	8069	8.16
03/01	PIN Purchase Costco Gas #03	5542 Huntsville	AL 8085	24.94	
03/01	PIN Purchase Wal-Mart Super	5411 Huntsville	AL 8069	17.41	
03/04	Card Purchase Venus.Com	5621 Www.Venus.Com	FL 32224	8069	193.27
03/04	Card Purchase Mango S Caribbe	5812 724-2831878	AL 35816	8085	13.98
03/04	Card Purchase Fast Trac Car W	7542 Owens X Rds	AL 35763	8069	11.00
03/04	PIN Purchase Publix Super M	5411 Owens Cross Ral		8085	28.69
03/04	Liberty Mutual Payment Stoddart John				319.42
03/04	PIN Purchase Costco Gas #03	5542 Huntsville	AL 8069		47.12
03/05	Card Purchase Acellus Academy	8299 816-2293800	MO 64057	8085	79.00
03/06	Card Purchase Publix #573	5411 Owens X Rds	AL 35763	8069	8.92
03/06	North American L Insurance John Stoddart				182.60
03/06	North American L Insurance Helen Powell-S				243.32
03/07	Card Purchase American Air001	3001 Fort Worth	TX 75261	8085	5.60
03/07	Card Purchase American Air001	3001 Fort Worth	TX 75261	8085	75.00
03/07	Card Purchase Publix #598	5411 Madison	AL 35758	8069	17.13
03/08	PIN Purchase MAPCO 7504	5542 Huntsville	AL 8069		37.17
03/11	Card Purchase Paypal *Luhanh	5977 4029357733		8069	96.75
03/11	Card Purchase Amazon.Com*MI4M	5942 Amzn.Com/Bill	WA 98109	8069	14.02
03/11	Card Purchase Amzn Mktp US*MI	5942 Amzn.Com/Bill	WA 98109	8069	199.78
03/11	Card Purchase Venus.Com	5621 Www.Venus.Com	FL 32224	8069	57.16
03/11	Card Purchase Sprouts Farmers	5411 Madison	AL 35758	8069	26.29
03/11	Card Purchase Nordstrom Rack	5311 Brentwood	TN 37027	8069	181.68
03/11	Card Purchase Nordstrom Rack	5311 Brentwood	TN 37027	8069	84.15
03/11	PIN Purchase Costco Whse #0	5300 Huntsville	AL 8085		12.26
03/11	PIN Purchase Costco Whse #0	5300 Huntsville	AL 8085		66.99
03/11	PIN Purchase Costco Gas #03	5542 Huntsville	AL 8085		17.94
03/11	PIN Purchase Publix Super M	5411 Owens Cross Ral		8085	30.00
03/11	Card Purchase Nordstrom #0759	5311 Nashville	TN 37215	8069	131.04
03/11	Card Purchase Trader Joe S #6	5411 Nashville	TN 37215	8069	59.32
03/11	Adt Security Ser Adtpapach	Stoddart, John	32415033		53.78
03/11	PIN Purchase Costco Gas #03	5542 Huntsville	AL 8085		34.09
03/11	PIN Purchase Costco Whse #0	5300 Huntsville	AL 8085		16.34
03/12	Card Purchase Raceway6892 3	5542 Brownsboro	AL 35741	8069	23.58
03/12	Card Purchase True Food Kitch	5812 Nashville	TN 37215	8069	34.50
03/13	Card Purchase Tst* Farm Burge	5812 Huntsville	AL 35801	8085	34.54
03/13	PIN Purchase Wal-Mart #5197	5411 Owens Cross Ral		8069	169.32
03/14	Card Purchase Marshalls #809	5651 Madison	AL 35758	8069	44.65
03/14	Card Purchase Joann Stores #2	5949 Huntsville	AL 35805	8069	86.55
03/14	PIN Purchase Costco Gas #03	5542 Huntsville	AL 8069		30.35
03/14	Card Purchase Amzn Mktp US*Mw	5942 Amzn.Com/Bill	WA 98109	8069	95.80
03/15	Card Purchase Hair Queen	5698 Huntsville	AL 35816	8069	38.39
03/15	Card Purchase Earth Fare #510	5411 Huntsville	AL 35806	8069	35.32
03/15	Card Purchase Wholefds Hsv #1	5411 Huntsville	AL 35801	8069	12.57
03/15	Nelnet Conv Fee John Stoddart				0.85
03/15	Madison Academy Schoolpymt John Stoddart				39.25
03/15	Adventistgiving. Web Pmts John Stoddart	Tdjkjb			828.00
03/18	PIN Purchase Publix Super M	5411 Owens Cross Ral		8085	32.80



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ACCOUNT #

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#### WITHDRAWALS (CONTINUED)

03/18	PIN Purchase Costco Gas #03	5542 Huntsville AL	8069	30.10
03/19	Card Purchase Costco Whse #03	5300 Huntsville AL	35801 8069	35.38
03/19	Card Purchase Costco Whse #03	5300 Huntsville AL	35801 8069	5.44
03/19	Card Purchase Fast Trac Car W	7542 Owens X Rds AL	35763 8069	9.00
03/19	PIN Purchase Marshalls 2750	5651 Huntsville AL	8085	83.85
03/19	PIN Purchase Tjmaxx #0 Airp	5651 Huntsville AL	8085	27.24
03/19	PIN Purchase Marshalls 2750	5651 Huntsville AL	8085	71.89
03/19	PIN Purchase Target T- 2750	5411 Huntsville AL	8085	103.48
03/19	PIN Purchase Publix Super M	5411 Owens Cross Ral	8085	21.68
03/20	Card Purchase Belk #423	5311 Huntsville AL	35806 8069	19.62
03/20	PIN Purchase Target T- 8207	5411 Madison AL	8069	50.99
03/20	Huntsville Hospi Web Pay John Stoddart	Huntshosp		380.00
03/20	Madison Academy Facts John Stoddart	000000081867008		777.00
03/21	Card Purchase Ulta #339	5399 Huntsville AL	35806 8069	70.85
03/21	Card Purchase Ross Stores #15	5310 Madison AL	35758 8069	24.51
03/21	Card Purchase Ross Stores #15	5310 Madison AL	35758 8069	24.48
03/21	Card Purchase Tjmaxx #0705	5651 Huntsville AL	35801 8069	176.44
03/21	PIN Purchase Costco Gas #03	5542 Huntsville AL	8069	28.77

Total Withdrawals \$8,668.70

#### FEES

03/11	International Service Assessment Paypal *Luhanhha	2.90
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	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

#### CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
03/12	1008	600.00	03/18	995002 *	355.00
03/08	1009	100.00			

Total Checks \$1,055.00

\* Break In Check Number Sequence.

#### DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
02/22	5,738.06	03/05	4,299.52	03/14	9,130.66
02/25	4,601.75	03/06	3,864.68	03/15	8,176.28
02/26	3,773.75	03/07	3,766.95	03/18	7,758.38
02/27	3,203.45	03/08	8,729.78	03/19	7,412.90
02/28	3,185.08	03/11	7,698.77	03/20	6,185.29
03/01	4,992.00	03/12	8,417.94	03/21	5,860.24
03/04	4,378.52	03/13	9,388.01		



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## Easy Steps to Balance Your Account

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2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures  
In Case of Errors or Questions About Your Electronic Transfers  
Telephone us toll-free at 1-800-734-4667  
or write us at  
Regions Electronic Funds Transfer Services  
Post Office Box 413  
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

If you have any questions or concerns about your account, please contact us. If you do not hear from us within ten (10) business days, we sent the FIRST statement on your account, you may file a complaint with the appropriate state or federal agency.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

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ADJ - Adjustment      RI - Return Item      CR - Credit      SC - Service Charge      OD - Overdrawn  
EB - Electronic Banking      NSF - Nonsufficient Funds      APY - Annual Percentage Yield      FWT - Federal Withholding Tax  
\*Break in Number Sequence



P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

JOHN STODDART  
T/A URBAN JUNCTION EAST  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS, AL 35763-8435

## Your Business Fundamentals Checking

for March 1, 2019 to March 31, 2019

JOHN STODDART T/A URBAN JUNCTION EAST

### Account summary

Beginning balance on March 1, 2019	\$3,357.45
Deposits and other credits	8,307.28
Withdrawals and other debits	-1,856.01
Checks	-0.00
Service fees	-8.79
<b>Ending balance on March 31, 2019</b>	<b>\$9,799.93</b>

Account number: [REDACTED] 5058

# of deposits/credits: 13

# of withdrawals/debits: 57

# of items-previous cycle<sup>1</sup>: 3

# of days in cycle: 31

Average ledger balance: \$7,068.88

<sup>1</sup>Includes checks paid, deposited items & other debits

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### Sign up for online alerts today<sup>1</sup>

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

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<sup>1</sup> You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.  
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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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## Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | March 1, 2019 to March 31, 2019

### Deposits and other credits

Date	Description	Amount
03/05/19	CD Baby DES:ACCTSPYBLE ID:VPV04853832 INDN:Urban Junction East Mu CO ID:9223328810 CCD	128.82
03/14/19	BKOFAMERICA MOBILE 03/14 3604945100 DEPOSIT *MOBILE MD	7,000.00
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:322070 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**51.74\	51.74
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:311688 INDN:JOHN STODDART DBA URBA CO ID:JXXXXXXXXX CCD PMT INFO:RMR*CM*PANDORA**43.87\	43.87
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:319575 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**24.46\	24.46
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:315987 INDN:JOHN STODDART DBA URBA CO ID:FXXXXXXXXX CCD PMT INFO:RMR*CM*DEEZER**11.49\	11.49
03/15/19	MACK AVENUE RECO DES:ACH ID: INDN:URBAN JUNCTION EAST CO ID:XXXXXXXXX CCD PMT INFO:2018Q4 MECH & 2018Q4 SYNC	79.93
03/15/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:327194 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**49.9\	49.90
03/19/19	CD Baby DES:ACCTSPYBLE ID:VPV04879040 INDN:Urban Junction East Mu CO ID:9223328810 CCD	127.07
03/19/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:335202 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**30.07\	30.07
03/19/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:333563 INDN:JOHN STODDART DBA URBA CO ID:JXXXXXXXXX CCD PMT INFO:RMR*CM*PANDORA**9.28\	9.28
03/22/19	BROADCAST MUSIC DES:ROYALTIES ID:000439621 INDN:JOHN STODDART CO ID:3130524209 PPD	389.14
03/22/19	BROADCAST MUSIC DES:ROYALTIES ID:000578936 INDN:JOHN STODDART CO ID:3130524209 PPD	361.51
<b>Total deposits and other credits</b>		<b>\$8,307.28</b>

### Withdrawals and other debits

Date	Description	Amount
<i>continued on the next page</i>		

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ARH98YHQ | SSM-03-18-0013.B

## Withdrawals and other debits - continued

Date	Description	Amount
Card account # XXXX XXXX XXXX 2907		
03/01/19	CHECKCARD 0227 OXFORD STREET MENS WEAR 256-8372088 AL 24789309059047600427333 CKCD 5611 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-300.00
03/04/19	MOBILE PURCHASE 0228 APPLE STORE #R266 HUNTSVILLE AL	-107.91
03/04/19	CHECKCARD 0301 GOOGLE *GSUITE_johnsto cc@google.comCA 24692169060100162055868 CKCD 7311 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.00
03/06/19	CHECKCARD 0305 SSP NEDERLAND B.V. SCHIPHOL 74027699064909172049726 CKCD 5811 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-10.23
03/11/19	CHECKCARD 0308 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169067100123982211 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-4.35
03/11/19	CHECKCARD 0308 SERENA HOTELS KAMPALA 74729129068132983305204 CKCD 7011 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-82.76
03/11/19	MOBILE PURCHASE 0309 HMSHOST AMSTERDAM SCHIP SCHIPHOL AIRP	-7.82
03/11/19	CHECKCARD 0309 FRESH HEALTHY CAFE' ATLANTA GA 24431059069206388101228 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.76
03/11/19	CHECKCARD 0309 CLEARME.COM *855-253276 clearme.com NY 24906419068069558511722 RECURRING CKCD 5968 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-29.00
03/11/19	CHECKCARD 0310 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169069100486127121 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-7.62
03/11/19	CHECKCARD 0310 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169069100486064548 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.99
03/13/19	MOBILE PURCHASE 0312 UBER TECHNOLOGIES INC 866-576-1039 CA	-7.62
03/13/19	MOBILE PURCHASE 0312 UBER TECHNOLOGIES INC 866-576-1039 CA	-18.99
03/14/19	CHECKCARD 0313 BOARS HEAD PIECE OF CAK ATLANTA GA 24269799072500714612764 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-11.86
03/14/19	CHECKCARD 0312 AYARA THAI CUISINE LOS ANGELES CA 24765799072018017147064 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-20.52
03/18/19	MOBILE PURCHASE 0314 SUBWAY 00280974 BURBANK CA	-5.68
03/18/19	CHECKCARD 0314 SANSAI GRILL BURBANK BURBANK CA 24431069074286188901011 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-12.59
03/18/19	MOBILE PURCHASE 0315 UBER TECHNOLOGIES INC 866-576-1039 CA	-35.98
03/18/19	MOBILE PURCHASE 0315 LAX AIRP EARTHBAR T3 LOS ANGELES CA	-13.74
03/18/19	CHECKCARD 0316 QDOBA - 67 ATLANTA GA 24269799075500980648069 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-11.29
03/18/19	CHECKCARD 0316 MARRIOTT BURBANK AIRPO BURBANK CA 24692169075100129044099 CKCD 3509 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-40.00
03/18/19	CHECKCARD 0315 HSV AIRPORT PARKING HUNTSVILLE AL 24789309076150600745420 CKCD 7523 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-40.00
03/18/19	OXFORD STREET 03/17 #000155147 PURCHASE OXFORD STREET MEN HUNTSVILLE AL	-300.00
03/18/19	PUBLIX SUPER M 03/17 #000205295 PURCHASE PUBLIX SUPER MAR OWENS CROSS R AL	-39.84
03/20/19	CHECKCARD 0319 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169078100789552339 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-3.26
03/20/19	CHECKCARD 0319 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169078100769958639 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
03/21/19	CHECKCARD 0319 AMERICAN AIR00123438117 FORT WORTH TX 24431069079978000806650 CKCD 3001 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.60
03/21/19	MOBILE PURCHASE 0320 HUDSONNEWS ST980 CARSON CA	-4.84
03/21/19	MOBILE PURCHASE 0321 COMCAST 800-266-2278 GA	-89.95

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## Your checking account

JOHN STODDART | Account # XXXXXXXXXX 5058 | March 1, 2019 to March 31, 2019

### Withdrawals and other debits - continued

Date	Description	Amount
03/22/19	CHECKCARD 0322 GELATISSIMO PT Sydney CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-4.09
03/25/19	MOBILE PURCHASE 0322 WILD GINGER THAI RES SYDNEY	-27.77
03/25/19	MOBILE PURCHASE 0323 HARRY JUICE & CO PTY L SYDNEY	-8.19
03/25/19	MOBILE PURCHASE 0323 MEJICO SYDNEY PTY LTD SYDNEY	-20.91
03/25/19	MOBILE PURCHASE 0324 VARIOUS PTY LTD THE ROCKS	-47.78
03/26/19	MOBILE PURCHASE 0322 MASALA BOWL SYDNEY	-17.80
03/26/19	MOBILE PURCHASE 0323 FOUR FROGS CREPERIE SYDNEY	-14.95
03/26/19	CHECKCARD 0325 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169084100460789509 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-6.53
03/26/19	CHECKCARD 0325 ATT*BILL PAYMENT 800-288-2020 TX 24692169084100376495688 RECURRING CKCD 4899 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-41.33
03/27/19	CHECKCARD 0326 XERO US INV-1917117 HTTPSWWW.XEROCA 24492159085637123376473 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
03/27/19	CHECKCARD 0326 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169085100036312579 RECURRING CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
03/27/19	CHECKCARD 0326 AT&T*BILL PAYMENT 800-331-0500 TX 24493989085083023240098 RECURRING CKCD 4814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-328.52
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 7455702908603211085719 CKCD 4121 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-16.45
03/28/19	MOBILE PURCHASE 0327 NEKO NEKO FITZROY	-18.57
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032207534174 CKCD 4121 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-15.94
<b>Subtotal for card account # XXXX XXXX XXXX 2907</b>		<b>-\$1,856.01</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,856.01</b>

### Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 02/28/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

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**Service fees - continued**

Date	Transaction description	Amount
03/06/19	CHECKCARD 0305 SSP NEDERLAND B.V. SCHIPHOL 74027699064909172049726 CKCD 5811 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.31
03/11/19	CHECKCARD 0308 SERENA HOTELS KAMPALA 74729129068132983305204 CKCD 7011 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-2.48
03/11/19	MOBILE PURCHASE 0309 HMSHOST AMSTERDAM SCHIP SCHIPHOL AIRP 74463669069910694186821 CKCD 5814 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.23
03/22/19	CHECKCARD 0322 GELATISSIMO PT Sydney CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.12
03/25/19	MOBILE PURCHASE 0324 VARIOUS PTY LTD THE ROCKS 74557029084071032133986 CKCD 5812 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-1.43
03/25/19	MOBILE PURCHASE 0322 WILD GINGER THAI RES SYDNEY 74564459084107194580182 CKCD 5812 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.83
03/25/19	MOBILE PURCHASE 0323 MEJICO SYDNEY PTY LTD SYDNEY 74940529083806331727681 CKCD 5812 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.63
03/25/19	MOBILE PURCHASE 0323 HARRY JUICE & CO PTY L SYDNEY 74940529082806348615649 CKCD 5814 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.25
03/26/19	MOBILE PURCHASE 0322 MASALA BOWL SYDNEY 74564509084370001091932 CKCD 5814 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.53
03/26/19	MOBILE PURCHASE 0323 FOUR FROGS CREPERIE SYDNEY 74564729084324946745056 CKCD 5812 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.45
03/28/19	MOBILE PURCHASE 0327 NEKO NEKO FITZROY 74564459086100925090025 CKCD 5814 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.56
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032111085719 CKCD 4121 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.49
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032207534174 CKCD 4121 XXXXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.48
<b>Total service fees</b>		<b>-\$8.79</b>

Note your Ending Balance already reflects the subtraction of Service Fees.

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	3,057.45	03/06	3,062.82	03/14	9,980.38
03/04	2,944.54	03/11	2,907.81	03/15	10,110.21
03/05	3,073.36	03/13	2,881.20	03/18	9,611.09

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## Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | March 1, 2019 to March 31, 2019

### Daily ledger balances - continued

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/19	9,777.51	03/22	10,410.31	03/27	9,852.42
03/20	9,764.26	03/25	10,302.52	03/28	9,799.93
03/21	9,663.87	03/26	10,220.93		

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